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ABSTRACT

This document provides teaching guidelines and student material for a unit intended for use in junior high mathematics, consumer, or home economics programs. Time allotment is from four to six hours of classroom time. The objectives of this capsule are to enable students to identify reasons for comparison shopping, recognize the opportunity costs of comparison shopping, and to evaluate the choices that a consumer has in making purchasing decisions. The student material is divided into three sections, focusing on reasons for comparison shopping, purchasing decisions, opportunity costs, using coupons, and planning shopping. Each section begins with a story illustrating the point to be made, and contains four activities such as writing paragraphs, unscrambling words, identifying opportunity costs, making purchasing decisions, comparing prices for services, collecting coupons and figuring savings, doing mathematics problems, and sharing with the class. Two supplementary activities involve the student in researching or interviewing. The teacher's guide provides objectives, a materials list, instructions and directions, keys to activities and tests, copies of all worksheets and assessments, and a bibliography. (CK)

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TEACHER'S GUIDE

ED190435

compare and save!

A capsule to help you get more for your money.

SP 012 745

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PACKAGE RESUME FORM

Publication Date--April, 1980
Title--Compare and Save
Author--Sally Clark & Cindy Estes
Level/Subject--7th-9th Grades

Abstract-- Compare and Save is a learning capsule designed to be used by junior high students. In four to six hours of instructional time they will practice reading ads carefully, comparing prices, using cents-off coupons, planning shopping trips and other comparison shopping techniques.

Prerequisite skills needed for this capsule include ability to locate information in newspaper ads, perform basic arithmetic operations, figure discounts, find averages, read charts and compile information to be used on a chart.

This capsule utilizes newspaper and magazine ads and a series of teacher-made file folder activities. The teacher's guide contains pages which may be glued into file folders to make these activities. No commercially prepared materials are necessary to complete this capsule.

OBJECTIVES

Upon completion of this capsule your students will be able to:

- $ identify reasons for comparison shopping.
- $ recognize the opportunity costs of comparison shopping.
- $ evaluate the choices that a consumer has in making purchasing decisions by using comparison shopping methods.

MATERIALS LIST

TEACHER

5 file folders
rubber cement
laminating film (optional)
grease pencil (optional)
felt tip pen
record club ad from a magazine (optional)
1 sheet of construction paper
shopping lists utilizing coupons listed below
assortment of coupons

STUDENT

notebook paper
pencil/pen
newspaper containing grocery ads
unlined paper
poster paper, glue, file folders, construction paper, felt tip markers, etc.

} Materials will vary according to media choice student makes for activity 12.

SPECIAL INSTRUCTIONS

Using the Pre-test

The pre-tests will tell you which students need to complete this capsule. You may have students who need to complete some sections of the capsule. Students who indicate a good understanding of the concepts to be taught should be directed to another capsule.

Using the Record Sheet

A copy of the Record Sheet is included in the Worksheet Coupon Book which is found in the appendix of this guide. Students should record the number of correct responses (or per cent correct) on the pre/post-tests. As an activity is completed, the student should write the completion date on the Record Sheet.

Using Capsules

The students in your class come to you with a wide variety of experiences. Their learning needs and styles differ. Some learn more effectively in a very structured learning environment, while others function better when they have more freedom in choosing how they will learn.

COST capsules are designed to help you individualize instruction for your students. They may be used in several ways.

You may use capsules with one or two students in your class who need the instruction that they provide. The danger of this method is that students using the capsule may feel isolated from fellow students and their teacher. It becomes the job of the teacher to see that these students are made to feel a part of the total group.

You may group students according to skill needs. Students will still have freedom in choosing activities, but there may be six students working on comparison shopping skills, while other groups are working on credit or advertising, etc. Students will need to come together as a total group at a regular interval to share what they are doing and to discuss problems that they may be having.

Capsules may be used with an entire class. If this method is used, additional copies of file folder activities will be necessary. Students should still be allowed to choose activities when options are given in the capsule.

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Making File Folder Activities

This capsule refers the student to five different file folder activities. These will be described in more detail below. To make replication of these folders easier, copies of the content have been included in the appendix of this guide. These may be removed from the guide and glued onto file folders. You will need to label the folders. If laminating is available, you will want to have the folders laminated to protect them.

Folder A

Materials needed: file folder, rubber cement, copy from appendix, laminating film (optional)

Folder B

Materials needed: file folder, rubber cement, copy from appendix, laminating film (optional)

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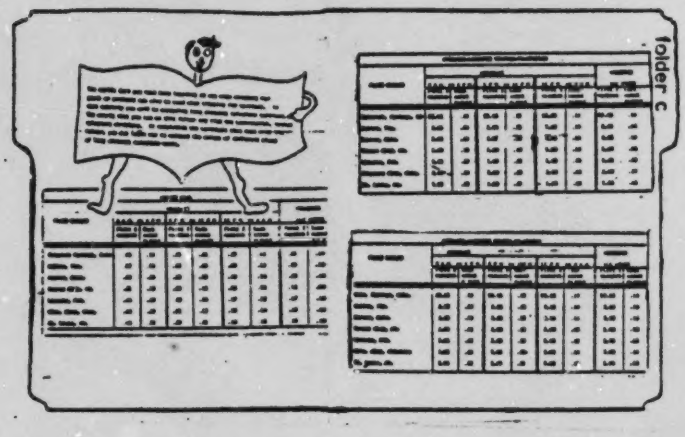
Folder C



Materials needed: file folder, copy from appendix, rubber cement, laminating film (optional)

Folder D

Materials needed: file folder, rubber cement, record club ad frommagazine or copy from appendix, lamination film (optional)

Folder E

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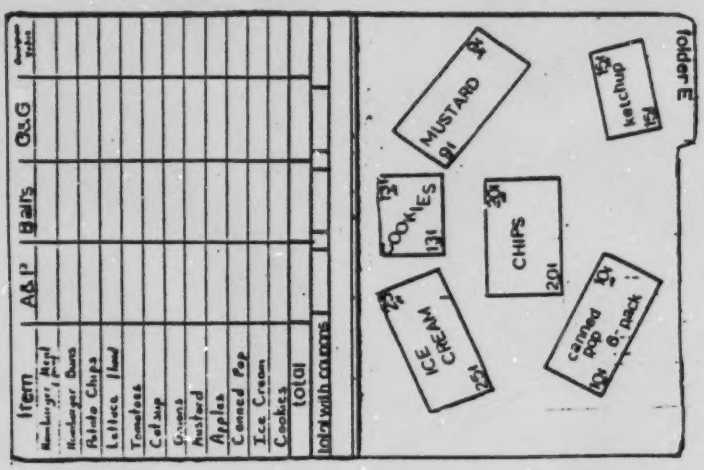
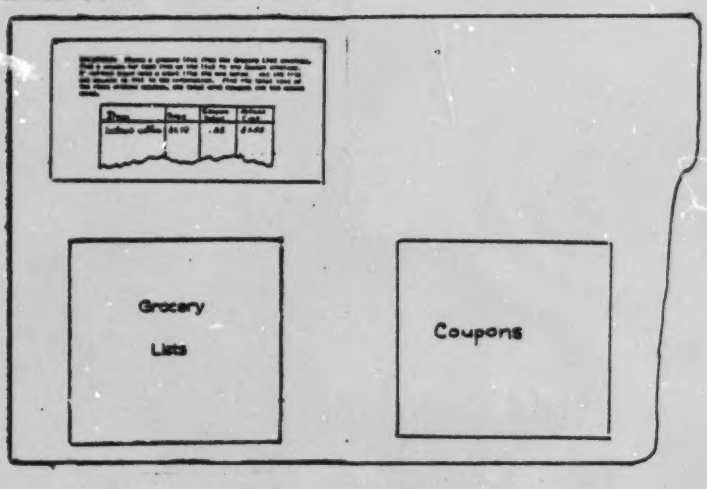


Materials needed: file folder, copy from appendix, laminating film (optional) grease pencil (optional), rubber cement

NOTE: Write in the names of 3 grocery stores in your area in the space at the top of the three middle columns.

Folder F



Materials needed: file folder, rubber cement, copy from appendix, 1 sheet construction paper, 4 or 5 grocery lists, assortment of coupons, felt tip marker.

NOTE: Glue the copy from the appendix on the top of the folder. Use the construction paper to make pockets on opposite sides of the folder. Write "Grocery Lists" on one pocket and "Coupons" on the other. Insert the coupons and grocery lists in the appropriate pockets.

Using the Self Check

The last page in the Worksheet Coupon Book is a self check activity. This activity should tell the students whether or not they are ready for the post-test. If a student is still having difficulty with some concepts, direct him/her to other materials or activities before having the student take the post-test.

Using the Post-Test

The post-test should indicate to you and the student that the objectives of the capsule have or have not been met. Students who need more help should be directed to some other activities, perhaps those not chosen in the capsule.

Using Quest

All students who complete the capsule should be given an opportunity to complete a Quest activity. Students who choose to do a Quest should complete the Quest Contract in the Coupon Worksheet Book.

Pre-test Compare and Save

Name Key . Date _____

Circle the letter by the one answer that correctly complete each statement.

1. Many people compare prices of several refrigerators before deciding which to buy because

   a. there are many brands available.
   b. they want to buy the cheapest brand.
   (c.) they want to get the most features for their money.
   d. a higher price means you are getting a better refrigerator.

2. Which of the following is <u>not</u> a reason for comparison shopping?

   a. saving money
   b. unlimited wants, limited resources
   c. getting a better product
   (d.) saving time

3. You should read newspaper food ads carefully before shopping for groceries because

   (a.) you want to buy as much as you can with the money available.
   b. you are looking for the cheapest brand since they are all alike anyway.
   c. the ads tell you which store has the cheapest price on all food items.
   d. you will not buy things on impulse if you read the ads before shopping.

4. Which one of the following statements is true about impulse products?

   (a.) They are placed near checkout stands so that customers will buy them without thinking.
   b. Impulse products are items that we all need.
   c. Products bought on impulse are planned purchases.
   d. A good consumer buys products on impulse.

5. Sam wants to buy a new stereo. He spends thirty minutes reading magazine articles about the features to look for in a stereo. Then he spends two hours comparing stereos at Alco and Music City. He chooses a stereo that has most of the features of Alco's best model. It costs more than Alco's cheapest model, but less than the most expensive. Which of the following is <u>not</u> an opportunity cost of his comparison shopping?

   a. He gave up activities that might have been more enjoyable in order to spend time shopping.
   (b.) He has money to spend for records because he had budgeted the amount of the most expensive stereo.
   c. He has less gas for driving around with his friends because he used it while shopping.
   d. Sam's stereo does not have all of the features of the most expensive model.

6. Store A has double coupon day every Thursday. Store B does not have a double coupon day. Green beans cost 39¢ at Store A and 31¢ at Store B. You have a coupon worth 7¢ for green beans. Where should you buy the beans to get the cheapest price?

   a. Store A on double coupon day
   (b.) Store B
   c. Store A on any day except Thursday
   d. Either one, they both cost the same.

7. Blue Lake Peanut Butter sells for $1.03. P-Nutty Peanut Butter costs 92¢. You have a coupon for 15¢ off on Blue Lake Peanut Butter. If want to get the cheapest jar, which should you buy?

   a. Blue Lake Peanut Butter without the coupon
   b. P-Nutty Peanut Butter
   (c.) Blue Lake Peanut with a coupon
   d. Either one, they cost the same.

Compare and Save Pre-test (cont.)

Write T if the statement below is true. Write F if the statement is false.

T 8. A person can save money if he buys the things he needs at sales.

F 9. You should always buy the best quatity product even though the price may be higher.

T 10. You are a comparison shopper when you compare the quality and price of similar products to find the best buy.

F 11. Comparison shopping is only used when buying expensive items.

F 12. The most important thing to look for on a product is its price.

T 13. Labels help consumers compare the quality of similar products.

T 14. Sometimes it is <u>not</u> cheaper to buy products using coupons.

F 15. Making a shopping list is too time consuming to be useful.

F 16. When you buy a well-known brand of jeans you know that you will get good quality.

T 17. It is important for consumers to be able to read and understand the information on labels.

F 18. Price should be more important to a consumer than style.

T 19. Planning your purchases can help you get more satisfaction in return for your money.

T 20. Ads can give you information about products.

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Compare and Save
Activity 1
Worksheet #1

Name Key Date

DIRECTIONS: Before you complete this worksheet, you must read pages of this capsule. Use the information in the story of Myrtle and Harry to complete the activities below.

1. List Myrtle's poor purchasing choices on the lines in Column A. In Column B write the reason(s) these were poor choices.

A	B
shirt	too small
	out of style, bad colors
wedges Tennis shoes	

2. If things had been different these choices might have been better purchasing decisions. Think of a situation which might make these purchases good choices for a consumer. Write a paragraph describing each situation.

Accept any answers which indicate that the student has thought through the situation.

There's more on the next page.

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2. (Continued)

Myrtle's biggest mistake was in buying things that she could not use. But ... she also gave up some other things as a result of her decisions. Because she spent money on useless things that she didn't need, she did not have that money to buy things she really wanted. She spent all morning shopping, so she did not have that time to go to a movie or to visit a friend.

All of these things are opportunities that Myrtle had to give up in order to shop. These are called OPPORTUNITY COSTS. The opportunity cost of a thing is what you give up so that you can have something else.

Let's look at Myrtle's opportunity costs again. (1) Myrtle drove all the way across town to do her shopping. (2) She used gas that she could have had for something else. What opportunity costs could have been involved in this? (Hint: The story does not say. You will need to use your imagination.) Write two different opportunity costs on the lines below.

1. Accept any answers which show
2. that the student understands opportunity cost.

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Compare and Save
Activity 2
Worksheet #2

Name key Date _____

DIRECTIONS: Read each of the following situations. Find the opportunity cost in each situation. Complete the sentences by writing the opportunity cost.

1. You goofed off during study hall instead of doing your math homework. When you get home, you can't watch television because you must do your homework. The opportunity cost of goofing off in study hall is not being able to watch television.

2. Aunt Catherine has given you $10.00 for your birthday. You plan to buy a new shirt. You decide instead to go to Worlds of Fun, a large amusement park. The opportunity cost of going to Worlds of Fun is not having a new shirt.

3. You plan to get to school early tomorrow morning to finish your art project. When morning comes you decide to sleep an extra fifteen minutes. The opportunity cost of fifteen extra minutes of sleep is not getting your art project done.

4. You have a choice of foods for breakfast. You may have bacon and eggs or pancakes and sausage. Which will you choose? @bacon + eggs ⓑpancakes + sausage
What is the opportunity cost of this choice? @pancakes + sausage ⓑbacon + eggs

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Compare and Save
Activity 3
Worksheet #3
SHOPPING JUMBLE

Name key Date _____

Directions: Unscramble the words below. They all have something to do with comparison shopping. Write the letters of the words on the lines to the right. Some letters will be circled. Look at the number under these letters. Write the circled letters on the numbered lines at the bottom of the page.

EARD BALLE Read(d)21 label

PLIMSUE YNBIGU i(m)17 pulse buying

CEPIR p r(i)2 c(e)11

SUCOOPN c o(u)13 p o(n)24 s

DBNAR ANEM b r(a)23(n)14 d n a(m)3(e)6

LIQATUY q u a(l)1 i(t)19(y)12

MAEDISVRTTEN a d v(e)20 r(t)5(i)4(s)26 e(m)8 e n t

ZESI s(i)16 z e

TAWN (w)22 a n t

DENE (n)10 e e(d)7

PIHOPSGN TILS s h(o)9 p p(i)19 n g (l)15 i s(t)25

l	i	m	i	t	e	d		m	o	n	e	y		u	n	l	i	m	i	t	e	d		w	a	n	t	s
1	2	3	4	5	6	7		8	9	10	11	12		13	14	15	16	17	18	19	20	21		22	23	24	25	26

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Compare and Save
Activity 5
Worksheet #4

Name key Date _____

DIRECTIONS: Use Folder A to complete this activity. Folder A is a copy of the newspaper ad that Harry saw in the story that you just read. Be sure to show your work. Write your answers on the lines on the right side of the worksheet.

1. How much money did Harry save on each quart of Gunky All Weather Oil that he bought?

$ .24

2. If you bought PIC Pens while they are on sale, how much would you save on each pen?

$ .04

3. How much will you save if you buy 10 pens?

$ .40

There's more on the next page.

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4. How much will Harry pay in all to get a Weed Cruncher Trimmer that is ready to use?

$ 42.18

5. How much does each bar of Clean Soap cost while it is on sale?

$ .40

6. How much do you save on each bar of Clean Soap?

$ .12

7. How much do you save if you buy 5 bars of Clean Soap?

$ .60

There's more on the next page.

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8. How much will the picnic jug cost while it is on sale?

$8.64

9. If you bought the stereo music system, how much would you have to pay while it is on sale?

$139.96

10. Suppose you find three 8-track tapes by your favorite artist. How much will each tape cost?

$ 7.03

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Compare and Save
Activity 6
Worksheet #5

DIRECTIONS: Use Folder B to help you complete this worksheet. Remember, there are no right or wrong choices. You are concerned with the reason for your choice.

Name Key Date _____

1. Look at the names of the two stores. What, if any, effect would the name of the store have on your decision to shop there?

You might not want to shop at Cheap Mart because you think the products are inferior.

2. Imagine that you have $140 to spend. With that $140 you must buy at least two of the three products. You may buy all three if you wish. Read the ads carefully. Then in the space below, list the products you would buy. Tell why you are chosing that product. Put the total amount that you spent at the bottom on the line marked "total".

PRODUCT	COST	REASON
Answers will vary.		

TOTAL $ _____

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Compare and Save
Activity 7
Worksheet #6

Name Key Date 16

DIRECTIONS: Use Folder C with this worksheet. Inside the folder is a chart of long distance rates. It will tell you the rate to call from Leavenworth, KS to several cities. Use the chart to complete this worksheet. Show all of your work. Write your answers on the lines to the right.

1. If you call Kansas City at 4 P.M. on Monday and talk for 6 minutes, how much will a direct dial telephone call cost?

$.85

2. How much will it cost to call Dallas for 3 minutes at 7 A.M. Friday, if you dial direct?

$.20

Go on →

Clip and give to your teacher

Worksheet #6 (continued)

3. How much will it cost to call person-to-person for 5 minutes to Lincoln, Nebraska at 3 P.M. Wednesday?

$3.45

4. How much could you save if you dialed the call yourself?

$2.41

5. What would be the cost of a direct dial call to Oklahoma City at 10 A.M. Tuesday?

$.48

6. How much would you save if you made your call at 6 P.M.?

$.17

Go on

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Worksheet #6 (continued)

7. If you waited until 11 P.M. to Call Oklahoma City directly, how much would you save?

$.29

8. In which two time periods are the charges the same? 1 p.m. to 8 a.m. & weekends

9. When is the most expensive time to call? 8 a.m. to 5 p.m. weekdays

10. Why might it be necessary to call at the most expensive time? If you were calling a business, you would have to call during business hours.

11. If you want to make the cheapest call that will be the least inconvenient to the person you are calling. Describe your call. Answers can vary.

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Compare and Save
Activity #8
Worksheet #7

Name Key Date

DIRECTIONS: Use folder D to help you complete this worksheet.

1. How many records or tapes can you get for $1.00? 11
2. Is $1.00 the total price for 11 records? No, plus shipping & handling
3. How many more records must you buy? 8 In how much time? 3 years
4. How much will each of these 8 records cost? approx. $6.00
5. How much will these additional records cost in all? approx. $48
6. How much will you have paid for 19 records? approx. $49.50
7. What is the average price of each record? $2.60
8. Is this a good price? yes

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Compare and Save
Activity II
Worksheet #8

Name key Date 18

DIRECTIONS: Ball's grocery store has double coupon day once a week. A & P does not have double coupon day on a regular basis. Compare the prices of the following items at the two stores. Assume that you are shopping at Ball's on double coupon day. Fill in the information asked for using the coupons at the bottom and newspaper ads. When you finish, tell what you learned in a sentence or two. Write your sentences on the back of this worksheet.

	PRICE	-	COUPON	=	ACTUAL PRICE
Canned pop					
A & P	$1.00	-	.20		.80
BALL'S	$1.19	-	.40		.79
Bacon					
A & P	Answers will vary.				
BALL'S					
Cereal					
A & P					
BALL'S					
Plastic Bags					
A & P					
BALL'S					

Clip and give to your teacher

FANTASTIC VALUE!!! THIS COUPON ENTITLES YOU TO TAKE THE POST-TEST FOR THIS CAPSULE. COMPLETE THE INFORMATION BELOW. THEN GET A SELF-CHECK KEY FROM YOUR TEACHER. CORRECT ANSWERS FOR THE QUESTIONS MEAN THAT YOU ARE READY FOR THE POST-TEST. PRESENT THIS COMPLETED COUPON TO YOUR TEACHER. YOU WILL RECEIVE ABSOLUTELY FREE A POST-TEST OF YOUR VERY OWN.

1. List two reasons for using comparison shopping ?

to get more for less money
to learn what products are available

2. Name 1 or 2 opportunity costs of comparison shopping?

using more time, giving up prestige, using more gas

3. List three methods that you have learned to help you be a better shopper.

reading ads carefully, reading labels carefully, comparing prices, planning purchases, using coupons, resisting impulse buying.

Post-test Compare and Save

Name key Date _____

Circle the letter beside the one answer that correctly completes each statement.

1. Which of the following is a reason for comparison shopping?
   a. Comparison shopping will save you time.
   (b.) You will be able to get more with the same resources.
   c. Comparison shopping keeps you from buying things you do not need.
   d. All of the above.

2. Comparison shopping means
   a. comparing the prices of products.
   b. comparing quality of similar products.
   c. reading ads and labels carefully.
   (d.) All of the above.

3. Which of the following is <u>not</u> important when choosing a pair of jeans?
   a. price
   b. style
   c. how long they will last
   (d.) whether or not they are advertised on tv

4. If you want to get more for your dollar when you shop, you should
   a. buy the cheapest brand of products.
   b. buy the largest size of a grocery product.
   c. avoid buying products unless you have a coupon.
   (d.) compare prices on similar products.

Compare and Save Post-test (Cont.)

5. Theresa wants a new pair of jeans. She notices that Sidermilk's Department Store is having a big sale on jeans. When she gets there, she finds that the sale jeans are not the brand that her friends are wearing. The sale jeans are $14 a pair. The brand that her friends are wearing is $22. What opportunity costs are involved in her decision?
   a. If she buys the sale jeans, she will get poorer quality.
   (b.) If she buys the name brand, she will have less money to spend on other things.
   c. If she buys the sale jeans, her friends will think that she wears cheap clothes.
   d. She wasted her time. There is no difference in the two brands.

Read this story. Answer questions 6 and 7 using information from the story.

Store A has double coupon day every Thursday. Store B does not have double coupon day. You have a coupon for 20¢ off the price of coffee. Coffee is $3.19 at Store A. It is $3.01 at Store B.

6. If you do your shopping on Thursday where should you buy coffee?
   (a.) Store A
   b. Store B
   c. Either store, the price is the same.

7. If you run out of coffee on Monday and cannot wait until Thursday to buy more, what price will you pay?
   a. At Store A you will pay $2.79.
   b. At Store B you will pay $2.89.
   (c.) At Store A you will pay $2.99.
   d. At both stores the coffee will cost the same.

Compare and Save Post-test (cont.)

Read the statements below. Write T on the line beside the statement if it is true. Write F if the statement is false.

T 8. Shoppers can save money if they buy things when they are on sale.

T 9. Advertising can help consumers save money.

F 10. Impulse items are things that we all need.

F 11. You are a comparison shopper when you are trying to decide between buying a new suit or a stereo.

F 12. When buying a winter coat, quality is less important than price.

F 13. Product labels are only helpful when you are buying clothing.

T 14. Careful shoppers can sometimes save money by using coupons.

F 15. Saving time is an opportunity cost of making a shopping list.

F 16. Price should be more important to consumers than style.

F 17. Comparison shopping is only important when you are buying expensive items.

T 18. Comparison shopping methods can be used when comparing services.

F 19. Comparison shopping eliminates impulse buying.

T 20. One disadvantage of comparison shopping is the time required to do it.

THE LEAVENWORTH TIMES

LEAVENWORTH, KANSAS, SUNDAY, MARCH 2, 1980.

Coupons, Refunds Add Up to $$$

By JEAN K. WILLIAMS
Times Women's Editor

Clipping coupons and sending for refunds can add up to big savings, according to Vicki Dickinson, Leavenworth.

Mrs. Dickinson, who has been couponing and refunding for two years, wants to start a coupon exchange group here so shoppers can get even more benefit out of the manufacturers' offers.

"Couponing and refunding is a way to beat the system, but everyone benefits from it," Mrs. Dickinson said.

"It doesn't hurt the stores, because they get a handling fee for every coupon turned in," she explained. "It doesn't hurt the manufacturer, because it is a tax deductible promotion for them. It not only saves money for shoppers, but it drives the prices down because the volume of items purchased increases."

Mrs. Dickinson added, "Anybody can do it. It's profitable, it's fun, it's interesting. There is always something new coming up. It is a challenge to see how much you can save and how much you can do with garbage."

She smiled as she told the difference saving coupons and saving proofs of purchase has made in the amount of trash she has each week.

"When I first started doing this," she said, "The garbage men asked me why I had so little trash. I only put out two bags and I usually had four. That was because the trash was organized in my kitchen."

Mrs. Dickinson has a system for saving coupons and for keeping proofs of purchase off items which may be used for refunds.

She keeps her coupons in envelopes, according to the types of products for which they will be used — such as cereal, breads and baked goods, vegetables, pet foods, etc.

The coupons in the envelopes are then organized according to expiration dates, so she will be sure to use them before they expire.

She also organizes the things she keeps for refunds. She saves the tops and bottoms of boxes which probably will contain the proof of purchase seals and the labels off canned goods.

Mrs. Dickinson said she is able to keep all her coupons and refund materials in a large box in her kitchen.

She subscribes to a refunders newsletter at a cost of about $7 a year so she will be informed of all current offers.

She explained refunds come in three ways — money, coupons and merchandise. Some companies require forms and others do not. Forms are found in the grocery stores and some companies will mail out refunding forms on request.

"Some companies will even return your postage if you write for a form and will extend the expiration date if you had to request a form," she said.

Mrs. Dickinson spends from two to three hours a week organizing her coupon and refund materials. She notes she always saves at least $10 each major shopping trip and sometimes has saved far more than that.

The savings can really add up, if she shops at stores on the days they are doubling coupon values. Her mother also is a coupon shopper and has had large savings as a result.

Mrs. Dickinson showed one grocery slip her mother had which totaled $85, but she paid only $35 for it since she used coupons.

One of the benefits of using coupons and sending for refunds is that it is tax free, Mrs. Dickinson said.

"I plan to spend a certain amount for groceries each month," she explained. "If I can save $35 by using coupons, then it is $35 I have to spend for something else. By using coupons I feel I can afford to buy steak occasionally instead of chicken."

Mrs. Dickinson also suggested that churches and organizations which give food baskets save coupons for perishable items to add to the baskets.

"They can't put meat or milk in the baskets because they won't keep, but they can put coupons for meat or milk in the baskets and the family getting the basket won't have to pay for those items," she said.

Mrs. Dickinson emphasized coupons should only be used for items the shopper would normally purchase. However, she clips coupons for everything and exchanges them with other members of her family. She also drops them in the coupon exchange boxes at stores which have them.

She would like to start a coupon exchange group here, which would meet once a month to exchange coupons and to exchange coupon and refund information.

Mrs. Dickinson gets her coupons from magazines and newspapers. She saves not only the price of the publication, but usually makes money by clipping the coupons.

Persons interested in participating in a coupon exchange group, in subscribing to a refunding newsletter or in more information about getting started using coupons should call Mrs. Dickinson at 682-3009.

Mrs. Dickinson noted some people are reluctant to use coupons because they believe coupons are for poor people.

"Coupons are for everybody," she said. "Most people don't realize it, but people on food stamps can use coupons, too. Coupons aren't put out just for poor people, they are there for anyone to use. They are put out so people will try a product."

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"How Do You Buy $120 Worth of Groceries for 79 Cents?". People, 22 May 1978, p. 107.

"Save over $100 at the Checkout". Family Circle, 22 April 1980, p.42.

Sloane, Martin. "Save Big $$$ on Your Grocery Bills". Women's Day, 22 April 1980, p.42

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Williams, Jean K. "Coupons, Refunds Add Up to $$$". Leavenworth Times, 2 March 1980, p. 1B.

Newsletters

No Form Needed Roundup, Box 783, Republic, PA 15475. Published quarterly. $7.60 per year.

Refundle Bundle, P.O. Box 141, Centuck Station, Yonkers, N.Y. Published monthly, $9.00 per year.

APPENDIX

This appendix contains copies of all worksheets and assessments. These copies may be used to make your own classroom quantity copies. To use, unstaple the sides of the teacher's guide and remove the worksheet and assessment pages. Restaple the remaining pages of the teacher's guide.

Pre-test Compare and Save

Name _____ Date _____

Circle the letter by the one answer that correctly complete each statement.

1. Many people compare prices of several refrigerators before deciding which to buy because
   a. there are many brands available.
   b. they want to buy the cheapest brand.
   c. they want to get the most features for their money.
   d. a higher price means you are getting a better refrigerator.

2. Which of the following is <u>not</u> a reason for comparison shopping?
   a. saving money
   b. unlimited wants, limited resources
   c. getting a better product
   d. saving time

3. You should read newspaper food ads carefully before shopping for groceries because
   a. you want to buy as much as you can with the money available.
   b. you are looking for the cheapest brand since they are all alike anyway.
   c. the ads tell you which store has the cheapest price on all food items.
   d. you will not buy things on impulse if you read the ads before shopping.

4. Which one of the following statements is true about impulse products?
   a. They are placed near checkout stands so that customers will buy them without thinking.
   b. Impulse products are items that we all need.
   c. Products bought on impulse are planned purchases.
   d. A good consumer buys products on impulse.

Compare and Save Pre-test (cont.)

5. Sam wants to buy a new stereo. He spends thirty minutes reading magazine articles about the features to look for in a stereo. Then he spends two hours comparing stereos at Alco and Music City. He chooses a stereo that has most of the features of Alco's best model. It costs more than Alco's cheapest model, but less than the most expensive. Which of the following is <u>not</u> an opportunity cost of his comparison shopping?

   a. He gave up activities that might have been more enjoyable in order to spend time shopping.
   b. He has money to spend for records because he had budgeted the amount of the most expensive stereo.
   c. He has less gas for driving around with his friends because he used it while shopping.
   d. Sam's stereo does not have all of the features of the most expensive model.

6. Store A has double coupon day every Thursday. Store B does not have a double coupon day. Green beans cost 39¢ at Store A and 31¢ at Store B. You have a coupon worth 7¢ for green beans. Where should you buy the beans to get the cheapest price?

   a. Store A on double coupon day
   b. Store B
   c. Store A on any day except Thursday
   d. Either one, they both cost the same.

7. Blue Lake Peanut Butter sells for $1.03. P-Nutty Peanut Butter costs 92¢. You have a coupon for 15¢ off on Blue Lake Peanut Butter. If want to get the cheapest jar, which should you buy?

   a. Blue Lake Peanut Butter without the coupon
   b. P-Nutty Peanut Butter
   c. Blue Lake Peanut with a coupon
   d. Either one, they cost the same.

Compare and Save Pre-test (cont.)

Write T if the statement below is true. Write F if the statement is false.

_____ 8. A person can save money if he buys the things he needs at sales.
_____ 9. You should always buy the best quatity product even though the price may be higher.
_____ 10. You are a comparison shopper when you compare the quality and price of similar products to find the best buy.
_____ 11. Comparison shopping is only used when buying expensive items.
_____ 12. The most important thing to look for on a product is its price.
_____ 13. Labels help consumers compare the quality of similar products.
_____ 14. Sometimes it is <u>not</u> cheaper to buy products using coupons.
_____ 15. Making a shopping list is too time consuming to be useful.
_____ 16. When you buy a well-known brand of jeans you know that you will get good quality.
_____ 17. It is important for consumers to be able to read and understand the information on labels.
_____ 18. Price should be more important to a consumer than style.
_____ 19. Planning your purchases can help you get more satisfaction in return for your money.
_____ 20. Ads can give you information about products.

Post-test Compare and Save

Name _____ Date _____

Circle the letter beside the one answer that correctly completes each statement.

1. Which of the following is a reason for comparison shopping?
   a. Comparison shopping will save you time.
   b. You will be able to get more with the same resources.
   c. Comparison shopping keeps you from buying things you do not need.
   d. All of the above.

2. Comparison shopping means
   a. comparing the prices of products.
   b. comparing quality of similar products.
   c. reading ads and labels carefully.
   d. All of the above.

3. Which of the following is <u>not</u> important when choosing a pair of jeans?
   a. price
   b. style
   c. how long they will last
   d. whether or not they are advertised on tv

4. If you want to get more for your dollar when you shop, you should
   a. buy the cheapest brand of products.
   b. buy the largest size of a grocery product.
   c. avoid buying products unless you have a coupon.
   d. compare prices on similar products.

Compare and Save Post-test (Cont.)

5. Theresa wants a new pair of jeans. She notices that Sidermilk's Department Store is having a big sale on jeans. When she gets there, she finds that the sale jeans are not the brand that her friends are wearing. The sale jeans are $14 a pair. The brand that her friends are wearing is $22. What opportunity costs are involved in her decision?
   a. If she buys the sale jeans, she will get poorer quality.
   b. If she buys the name brand, she will have less money to spend on other things.
   c. If she buys the sale jeans, her friends will think that she wears cheap clothes.
   d. She wasted her time. There is no difference in the two brands.

Read this story. Answer questions 6 and 7 using information from the story.

Store A has double coupon day every Thursday. Store B does not have double coupon day. You have a coupon for 20¢ off the price of coffee. Coffee is $3.19 at Store A. It is $3.01 at Store B.

6. If you do your shopping on Thursday where should you buy coffee?
   a. Store A
   b. Store B
   c. Either store, the price is the same.

7. If you run out of coffee on Monday and cannot wait until Thursday to buy more, what price will you pay?
   a. At Store A you will pay $2.79.
   b. At Store B you will pay $2.89.
   c. At Store A you will pay $2.99.
   d. At both stores the coffee will cost the same.

Compare and Save Post-test (cont.)

Read the statements below. Write T on the line beside the statement if it is true. Write F if the statement is false.

_____ 8. Shoppers can save money if they buy things when they are on sale.

_____ 9. Advertising can help consumers save money.

_____ 10. Impulse items are things that we all need.

_____ 11. You are a comparison shopper when you are trying to decide between buying a new suit or a stereo.

_____12. When buying a winter coat, quality is less important than price.

_____13. Product labels are only helpful when you are buying clothing.

_____14. Careful shoppers can sometimes save money by using coupons.

_____15. Saving time is an opportunity cost of making a shopping list.

_____16. Price should be more important to consumers than style.

_____17. Comparison shopping is only important when you are buying expensive items.

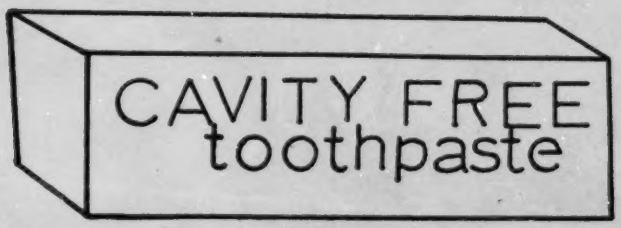
_____18. Comparison shopping methods can be used when comparing services.

_____19. Comparison shopping eliminates impulse buying.

_____20. One disadvantage of comparison shopping is the time required to do it.

END OF SUMME

PIC Pens
were 19¢
now 15¢



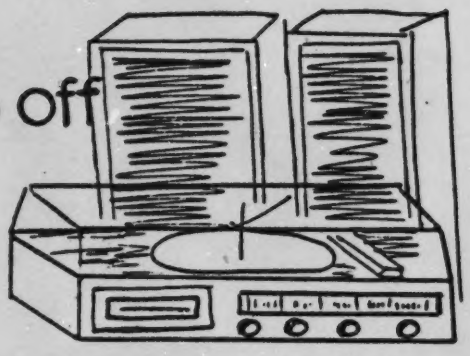
family size
was 75¢
now 69¢

was 52¢
now 5 for $2.00

was $10.95
now 12% off

R SALE!

20% off



was 99¢ qt.
now 75¢ qt.

Stereo Music System
AM-FM Receiver, 8 track player/recorder
was $174.95

all 8-track tapes
everyday low price $7.99
now 12% off

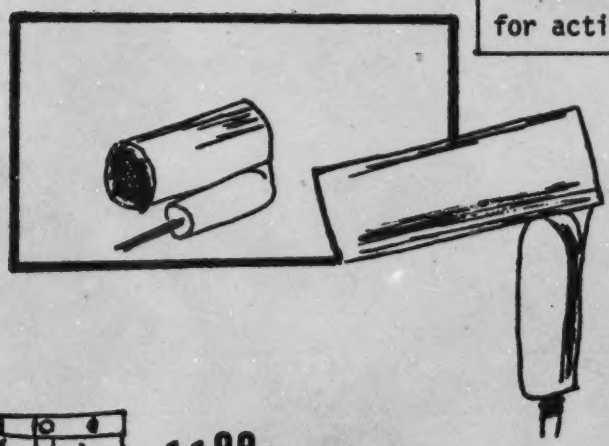
Weed Cruncher®
nylon cord trimmer
TOMORROW ONLY $37.99
NYLON CORD NOT INCLUDED
replacement line 50 ft. $4.19

SF&G DISCOUNT CITY
1234 s. elm

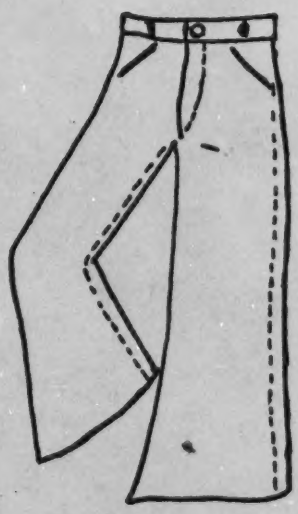
Cheap Mart

13.88

Hair-care electrics
for active people.

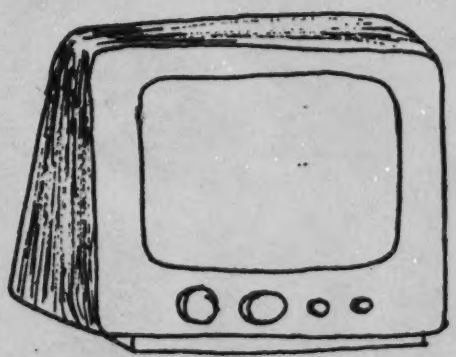


Compact 1250-watt dryer features powerful turbo-design. Folds for easy traveling.



11.99

Top-stitched jeans
Slash pockets.



108.88

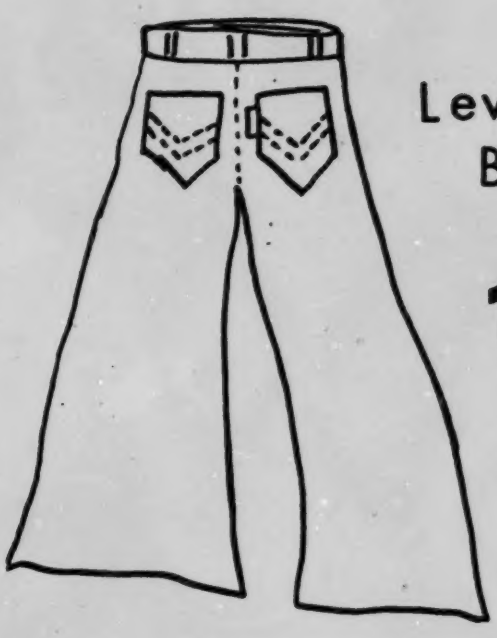
12" diagonal measure picture. Detachable sunshield. Uses house current or 12-V auto battery.

Fair Discount Store

Pro Dryer

1200 WATT

SAVE 5.00 7.99



Levi' Big Bells

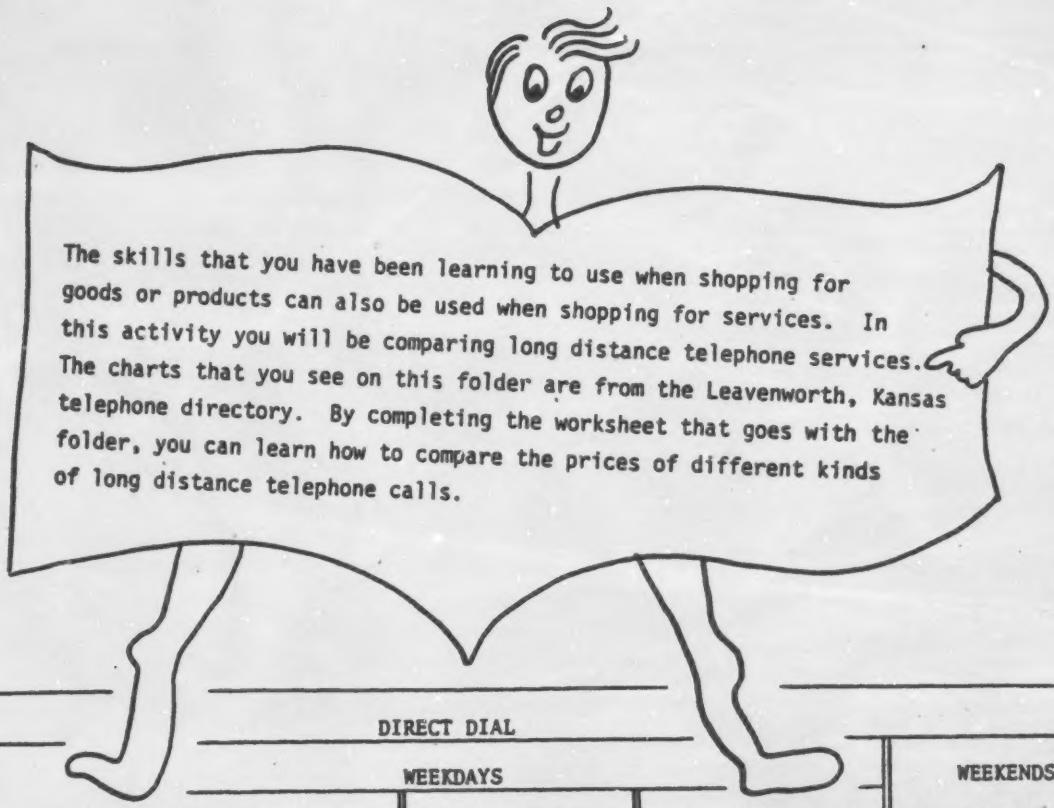
17.50

12" BLACK AND WHITE PORTABLE TELEVISION

$110.99

Attractively styled, diagonally measured tv has solid state chasis, VHF and UHF tuning, "daylight bright" picture tube, handy up-front controls.

folder B



The skills that you have been learning to use when shopping for goods or products can also be used when shopping for services. In this activity you will be comparing long distance telephone services. The charts that you see on this folder are from the Leavenworth, Kansas telephone directory. By completing the worksheet that goes with the folder, you can learn how to compare the prices of different kinds of long distance telephone calls.

DIRECT DIAL

PLACE CALLED	WEEKDAYS						WEEKENDS	
	8 A.M. to 5 P.M.		5 P.M. to 11 P.M.		11 P.M. to 8 A.M.		ALL HOURS	
	First 3 minutes	Each added minute	First 3 minutes	Each added minute	First 3 minutes	Each added minute	First 3 minutes	Each added minute
Colorado Springs, Colo	.50	.34	.32	.23	.20	.14	.20	.14
Dallas, Tex.	.50	.34	.32	.23	.20	.14	.20	.14
Denver, Colo.	.50	.34	.32	.23	.20	.14	.20	.14
Kansas City. Mo.	.31	.18	.20	.12	.12	.08	.12	.08
Lincoln, Neb.	.44	.30	.28	.20	.17	.12	.17	.12
Okla. City, Okla.	.48	.34	.31	.23	.19	.14	.19	.14
St. Louis, Mo.	.46	.32	.29	.21	.18	.13	.18	.13

OPERATOR-ASSISTED STATION-TO-STATION

PLACE CALLED	WEEKDAYS						WEEKENDS	
	8 A.M. to 5 P.M.		5 P.M. to 11 P.M.		11 P.M. to 8 A.M.		ALL HOURS	
	First 3 minutes	Each added minute	First 3 minutes	Each added minute	First 3 minutes	Each added minute	First 3 minutes	Each added minute
Colorado, Springs, CO	$2.05	.34	$2.05	.23	$2.05	.14	$2.05	.14
Dallas, Tex.	2.05	.34	2.05	.23	2.05	.14	2.05	.14
Denver, Colo.	2.05	.34	2.05	.23	2.05	.14	2.05	.14
Kansas City. Mo.	1.00	.18	1.00	.18	1.00	.18	1.00	.18
Lincoln, Neb.	1.85	.30	1.85	.30	1.85	.30	1.85	.30
Oklahoma City, Okla.	2.00	.34	2.00	.23	2.00	.14	2.00	.14
St. Louis, Mo.	1.95	.32	1.95	.21	1.95	.13	1.95	.13

OPERATOR-ASSISTED PERSON-TO-PERSON

PLACE CALLED	WEEKDAYS						WEEKENDS	
	8 A.M. to 5 P.M.		5 P.M. to 11P.M.		11 P.M. to 8 A.M.		ALL HOURS	
	First 3 minutes	Each added minute	First 3 minutes	Each added minute	First 3 minutes	Each added minute	First 3 minutes	Each added minute
Colo. Springs, Colo.	$3.15	.34	$3.15	.23	$3.15	.14	$3.15	.14
Dallas, Tex.	3.15	.34	3.15	.23	3.15	.14	3.15	.14
Denver, Colo.	3.15	.34	3.15	.23	3.15	.14	3.15	.14
Kansas City, Mo.	2.00	.18	2.00	.12	2.00	.08	2.00	.08
Lincoln, Neb.	2.85	.30	2.85	.20	2.85	.12	2.85	.12
Okla. City, Oklahoma	3.05	.34	3.05	.23	3.05	.14	3.05	.14
St. Louis, Mo.	2.95	.32	2.95	.21	2.95	.13	2.95	.13

Go a little crazy.

265744 • RAY CONNIFF Send In The Clowns

256467 WAR

2670210 • MICKEY GILLEY'S GREATEST HITS

236952 JIM CROCE I GOT A NAME

253005 • JANIS IAN Between The Lines

260836 • C.W. McCALL BLACK BEAR ROAD

264408 • MAYNARD FERGUSON PRIMAL SCREAM

257402 • GLEN CAMPBELL RHINESTONE COWBOY

235739 • MARIE OSMOND PAPER ROSES

262071 MANTOVANI THE GREATEST GIFT IS LOVE

248690 • CHER GREATEST HITS

254912 • AEROSMITH TOYS IN THE ATTIC

255362 • DONNY & MARIE OSMOND Make The World Go Away

257960 • ROY CLARK'S GREATEST HITS

249524 • BARRY MANILOW II MANDY

264416 • THE STATLER BROS. Harold, Lew, Phil & Don

236886 CARPENTERS The Singles 1969-1973

262527 • FREDDY FENDER ROCK 'N' COUNTRY

260737 HELEN REDDY'S GREATEST HITS

260865 • ERIC CARMEN ALL BY MYSELF

211565 NEIL DIAMOND GOLD

252940 • LINDA RONSTADT Heart Like A Wheel

249631 BOBBY VINTON MELODIES OF LOVE

264523 • CHARLIE McCOY Harping The Blues

255059 Eastbound Turner Overdrive FOUR WHEEL DRIVE

249853 • TANYA TUCKER'S GREATEST HITS

262960 • THE GREAT TOMPALL & HIS OUTLAW BAND

263542 • SONNY JAMES 20 #1 SONGS OF COUNTRY MUSIC

262362 • PAUL SMILEY • IN CONCERT LIVE RHYTHM

252344 • THE BEST OF NANCY WILSON

263447 † BILLY JOEL TURNSTILES

CHICAGO X Another Rainy Day In NYC

264819 • CONWAY TWITTY 40 GREATEST HITS OF COUNTRY MUSIC

265143 JOHNNY MATHIS I ONLY HAVE EYES

253329 • STEELY DAN AKA THE ROYAL SCAM

265926 Leonard Bernstein / Ace Of Gold

253345 • JOE STAMPLEY Sheik Of Chicago

256644 RAY CONNIFF Somebody Cares / Somebody Wrong Song

263871 • SANTANA AMIGOS

261370 PAUL ANKA Times Of Your Life

256627 • RONNIE LAWS FEVER

264439 FERRANTE & TEICHER PIANO PORTRAITS

266049 • STEVE MILLER BAND FLY LIKE AN EAGLE

263491 • WILLIE NELSON The Sound In Your Mind

263590 DIANA ROSS THERE'S A RAINBOW (Over You) / Come What May (Do Me Right)

267336 • BOBBY VINTON Serenades Of Love

258905 BARBRA STREISAND LAZY AFTERNOON

266478 • JOHNNY CASH AND THE TENNESSEE THREE ONE PIECE AT A TIME

261371 JIM CROCE LIFE AND TIMES

254333 • OSCAR PETERSON REUNION BLUES

263749 MAC DAVIS FOREVER LOVERS

260964 WALTER CARLOS BY REQUEST

260967 • LINDA RONSTADT SILK PURSE

262379 • GLEN CAMPBELL'S GREATEST HITS

263657 • SHIRLEY BASSEY Good, Bad But Beautiful

261990 • ROY CLARK HEART TO HEART

263556 • MARVEL FELTS MARVEL THE MARVEL

261462 • MARIE OSMOND WHO'S SORRY NOW

PHOEBE SNOW SECOND CHILDHOOD

THE BEST OF WAYNE NEWTON-LIVE

261745 CAT STEVENS NUMBERS

RASPBERRIES BEST Featuring ERIC CARMEN

268490 HELEN REDDY MUSIC, MUSIC

252718 • PETER FRAMPTON FRAMPTON

264786 • DON WILLIAMS HARMONY

249970 ENGELBERT HUMPERDINCK'S GREATEST HITS

252445 • THE LETTERMEN All Time Greatest Hits

263657 • CLEVE HAGGARD & THE CITIZEN'S BAND THE WHITE KNIGHT

MAC DAVIS Stop And Smell The Roses

259970 • TOM T. HALL GREATEST HITS

JOHNNY MATHIS FEELINGS

264515 • FREDDIE HART & THE HEARTBEATS PUT IT TO MUSIC

HELEN REDDY I AM WOMAN

267324 ORIGINAL CAST GODSPELL

264249 The Greatest Hits Of JOHNNY RODRIGUEZ

267310 • MERLE HAGGARD MY LOVE AFFAIR WITH TRAINS

264150 ROGER WILLIAMS VIRTUOSO

264481 • TOM T. HALL FASTER HORSES

MAC DAVIS BABY DON'T GET HOOKED ON ME

264564 • NILS LOFGREN CRY TOUGH

263487 • JOHNNY WINTER CAPTURED LIVE!

PAUL SIMON Me and Julio Down by The Schoolyard

263541 • JESSI COLTER JESSI

Donny & Marie Osmond I'M LEAVING IT ALL UP TO YOU

267229 † JOHN DAVIDSON EVERYTHING I SING A LOVE SONG

CRYSTAL GAYLE Somebody Loves You

THE BOSTON POPS PLAY

GEORGE SHEARING THE WAY WE WERE

269918 CARPENTERS A KIND OF HUSH

266270 • MONTY PYTHON Live at City Center

256378 TONY ORLANDO & DAWN GREATEST HITS

257463 • BARRY MANILOW I COULD IT BE MAGIC

255083 ZZ TOP FANDANGO

264460 • JIMMY DEAN I.O.U.

257349 HELEN REDDY No Way To Treat A Lady

ASLEEP AT THE WHEEL TEXAS GOLD

THE DOOBIE BROTHERS Greatest Hits On Earth

253040 † A GREAT LOVE SONG

263806 † DAVID ALLAN COE Longhaired Redneck

OLIVIA ALLA TUNCA

263604 † EARL SCRUGGS REVUE, VOL. II

‡Available on records only

†Available on records and 8-track tapes only

Get a lot of music. 11 records or tapes—$1.00

plus shipping and handling

If you join the Columbia Record & Tape Club and agree to buy 8 more selections (at regular Club prices) in the next 3 years

This is the beginning of a fling. A crazy fling. A fling filled with music. The music you love most. More music than you've ever been able to get at once.

Part One of the fling: you go over the list of albums shown here. And you choose the 11 you want most. Then mail the application card.

Part Two of the fling: your 11 records or tapes arrive in the mail.

This, of course, is the part where you really go crazy. You can tease yourself and play one a day. Or you can play them all at once in the most incredible concert you've ever had in your room. You can invite good friends over to share the fun. And, of course, you can play them again and again and again.

11 hit albums for only $1.00, plus shipping and handling. A crazy idea, perhaps. But it can happen to you as a member of the Columbia Record & Tape Club. Make it happen now . . .

TAKE YOUR PICK

RECORDS OR CARTRIDGES OR CASSETTES OR REEL TAPES

Simply mail the application together with check or money order for $1.49 as payment (that's $1.00 for your first 11 selections, plus 49¢ for shipping and handling).

Every four weeks (13 times a year) you'll receive the Club's music magazine, which describes the Selection of the Month for each musical interest . . . plus hundreds of alternates from every field of music. In addition, up to six times a year you may receive offers of Special Selections, usually at a discount off regular prices.

If you wish to receive the Selection of the Month or the Special Selection, you need do nothing—it will be shipped automatically. If you prefer an alternate selection, or none at all, simply fill in the response card always provided and mail it by the date specified.

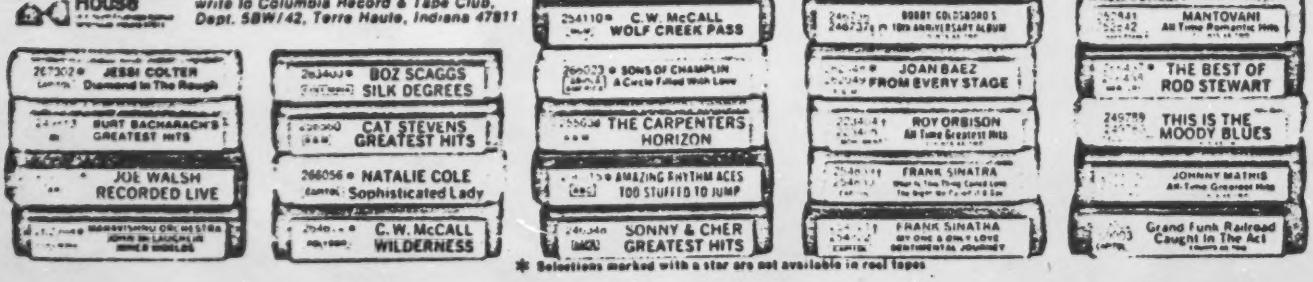
You will always have at least 10 days in which to make your decision. If you ever receive any Selection without having had at least 10 days in which to decide, you may return it at our expense, for full credit.

Your own charge account will be opened . . . the selections you order will be mailed and billed at regular Club prices, which currently are: 8-track tapes and cassettes, $6.98 or $7.98; reel tapes, $7.98; records, $5.98 or $6.98—plus shipping and handling. (Multiple unit sets and Double Selections may be somewhat higher.)

After completing your enrollment agreement (by buying 8 selections within 3 years), you may cancel membership at any time. If you decide to continue, you'll be eligible for our generous money-saving bonus plan. Act now!

Columbia House

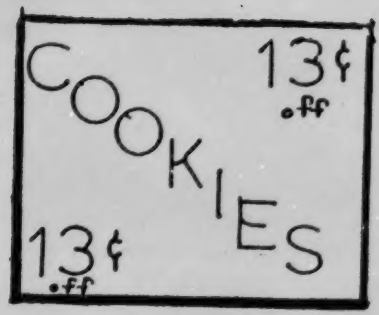
If the application is missing, please write to Columbia Record & Tape Club, Dept. SBW142, Terre Haute, Indiana 47811


BARRY MANILOW This One's For You
AEROSMITH ROCKS
THE CAPTAIN & TENNILLE Love Will Keep Us Together
CHARLIE RICH'S GREATEST HITS
SIMON & GARFUNKEL'S GREATEST HITS
NANCY WILSON This Mother's Daughter
JIM CROCE
Charlie Daniels Band Saddle Tramp
CAPTAIN & TENNILLE SONG OF JOY
DIANA ROSS' GREATEST HITS
GLEN CAMPBELL BLOODLINE
Electric Light Orch. OLE-ELO
REDD FOXX REDD FOXX AT HOME
KISS DESTROYER
ANDY WILLIAMS Greatest Hits, Vol. 2
CONWAY TWITTY LORETTA LYNN FEELIN'
CHICAGO IX
SWEET GIVE US A WINK
PAUL SIMON STILL CRAZY AFTER ALL THESE YEARS
GRAND FUNK RAILROAD BORN TO DIE
KRIS KRISTOFFERSON
LYNN ANDERSON All The King's Horses
MOE BANDY
ANITA BRYANT All-Time Favorite Hymns
Johnny Cash Portrait Greatest Hits II
CHICK COREA THE LEPRECHAUN
BARBRA STREISAND THE WAY WE WERE
NEIL DIAMOND BEAUTIFUL NOISE
NAZARETH CLOSE ENOUGH FOR ROCK 'N ROLL
LEONARD BERNSTEIN
LYNN ANDERSON'S GREATEST HITS
LEE OSKAR LP BLT
STATUS QUO Is There A Better Way?
THE BEST OF NAT KING COLE
JOHNNY RODRIGUEZ
CARPENTERS NOW & THEN
THE PLATTERS Encore of Golden Hits
RAY CONNIFF LOVE, WILL KEEP US TOGETHER
TOM JONES MEMORIES DON'T LEAVE LIKE PEOPLE DO
FREDDY FENDER BEFORE THE NEXT TEAR DROP
THIN LIZZY JAILBREAK
BARRY MANILOW TRYING TO GET THE FEELING
MELISSA MANCHESTER
DICK CLARK 20 YEARS OF ROCK 'N ROLL
BOB DYLAN
KISS ALIVE!
JOAN BAEZ FROM EVERY STAGE
ROY ORBISON
FRANK SINATRA
FRANK SINATRA
PETER FRAMPTON Frampton Comes Alive!
Earth, Wind & Fire Gratitude
BEACH BOYS ENDLESS SUMMER
MANTOVANI
THE BEST OF ROD STEWART
THIS IS THE MOODY BLUES
JOHNNY MATHIS
Grand Funk Railroad Caught In The Act
JESSI COLTER Diamond In The Rough
BURT BACHARACH'S GREATEST HITS
JOE WALSH RECORDED LIVE
BOZ SCAGGS SILK DEGREES
CAT STEVENS GREATEST HITS
NATALIE COLE Sophisticated Lady
C.W. McCALL WILDERNESS
MELLOW CANDLELIGHT
MANCINI GOLDEN SCREEN
RAMSEY LEWIS SALONGO
CHARLIE RICH Behind Closed Doors
OUTLAWS LADY IN WAITING
THE BEST OF ROGER MILLER Little Green Apples
JANIS IAN AFTERTONES
10cc HOW DARE YOU!
C.W. McCALL WOLF CREEK PASS
SONS OF CHAMPLIN A Circle Filled With Love
THE CARPENTERS HORIZON
AMAZING RHYTHM ACES TOO STUFFED TO JUMP
SONNY & CHER GREATEST HITS

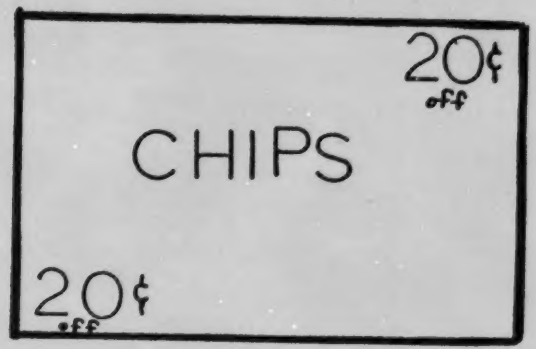
* Selections marked with a star are not available in reel tapes

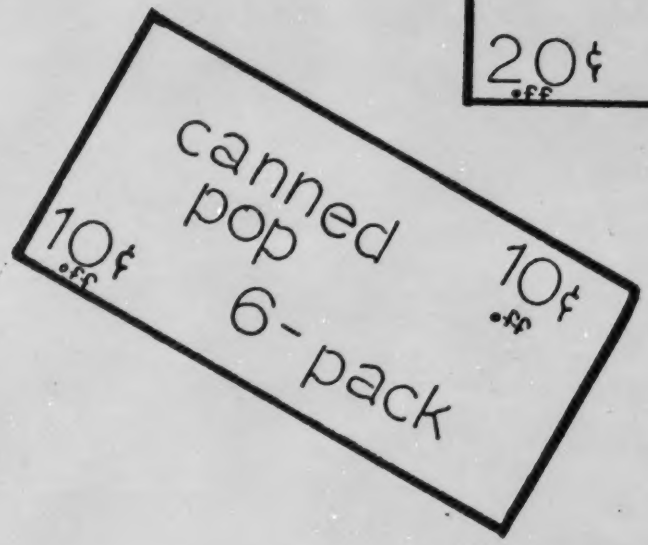
38 Item				Coupon Value
Hamburger, Meat 1 pound				
Hamburger Buns				
Potato Chips				
Lettuce 1 head				
Tomatoes				
Catsup				
Onions				
Mustard				
Apples				
Canned Pop				
Ice Cream				
Cookies				
total				
total with coupons				

ICE CREAM
25¢ off
25¢ off


COOKIES
13¢ off
13¢ off

MUSTARD
9¢ off
9¢ off


CHIPS
20¢ off
20¢ off


canned pop 6-pack
10¢ off
10¢ off

ketchup
15¢ off
15¢ off

DIRECTIONS: Choose a grocery list from the Grocery List envelope. Find a coupon for each item on the list in the Coupon envelope. On unlined paper make a chart like the one below. Use the list and coupons to fill in the information. Find the total cost of the items without coupons, the total with coupons and the amount saved.

Item	Price	Coupon Value	Actual Cost
instant coffee	$1.78	.25	$1.53

Grocery

Lists

compare and save !

Worksheet Coupon Book

Clip and give to your teacher

Record Sheet

Name _____ Pre-test Score _____ Post-test Score _____

Activity 1
Worksheet #1
Date _____

Activity 2
Worksheet #2
Date _____

Activity 3
Worksheet #3
Date _____

Activity 4
Date _____

Activity 5
Worksheet #4
Date _____

Activity 6
Worksheet #5
Date _____

Activity 7
Worksheet #6
Date _____

Activity 8
Worksheet #7
Date _____

Activity 9
Date _____

Activity 10
Date _____

Activity 11
Date _____

Activity 12
Date _____

Quest 1
Date _____

Quest 2
Date _____

Clip and give to your teacher

QUEST CONTRACT

I will complete Quest Activity _____ by _____. When I have finished with this Quest, I will give my work to my teacher.

_____ date

_____ student

_____ witness

Clip and give to your teacher.

55

Compare and Save
Activity 1
Worksheet #1

Name _____ Date _____

DIRECTIONS: Before you complete this worksheet, you must read pages of this capsule. Use the information in the story of Myrtle and Harry to complete the activities below.

1. List Myrtle's poor purchasing choices on the lines in Column A. In Column B write the reason(s) these were poor choices.

A	B
_____	_____
	_____
_____	_____

2. If things had been different these choices might have been better purchasing decisions. Think of a situation which might make these purchases good choices for a consumer. Write a paragraph describing each situation.

_____

_____

_____

_____

_____

_____

_____

There's more on the next page.

Clip and give to your teacher

2. (Continued) _____

_____

_____

_____

Myrtle's biggest mistake was in buying things that she could not use. But ... she also gave up some other things as a result of her decisions. Because she spent money on useless things that she didn't need, she did not have that money to buy things she really wanted. She spent all morning shopping, so she did not have that time to go to a movie or to visit a friend.

All of these things are opportunities that Myrtle had to give up in order to shop. These are called OPPORTUNITY COSTS. The opportunity cost of a thing is what you give up so that you can have something else.

Let's look at Myrtle's opportunity costs again. (1) Myrtle drove all the way across town to do her shopping. (2) She used gas that she could have had for something else. What opportunity costs could have been involved in this? (Hint: The story does not say. You will need to use your imagination.) Write two different opportunity costs on the lines below.

1. _____

2. _____

Clip and give to your teacher

Compare and Save
Activity 2
Worksheet #2

Name _____ Date _____

DIRECTIONS: Read each of the following situations. Find the opportunity cost in each situation. Complete the sentences by writing the opportunity cost.

1. You goofed off during study hall instead of doing your math homework. When you get home, you can't watch television because you must do your homework. The opportunity cost of goofing off in study hall is _____

_____

2. Aunt Catherine has given you $10.00 for your birthday. You plan to buy a new shirt. You decide instead to go to Worlds of Fun, a large amusement park. The opportunity cost of going to Worlds of Fun is _____

3. You plan to get to school early tomorrow morning to finish your art project. When morning comes you decide to sleep an extra fifteen minutes. The opportunity cost of fifteen extra minutes of sleep is _____

4. You have a choice of foods for breakfast. You may have bacon and eggs or pancakes and sausage. Which will you choose? _____
What is the opportunity cost of this choice? _____

_____

46

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Compare and Save
Activity 3
Worksheet #3
SHOPPING JUMBLE

Name _____ Date _____

Directions: Unscramble the words below. They all have something to do with comparison shopping. Write the letters of the words on the lines to the right. Some letters will be circled. Look at the number under these letters. Write the circled letters on the numbered lines at the bottom of the page.

EARD BALLE _ _ _ (21) _ _ _ _ _

PLIMSUE YNBIGU _ (17) _ _ _ _ _ _ _ _ _ _ _ _ _ _

CEPIR _ _ (2) _ (11)

SUCOOPN _ _ (13) _ _ (24) _

DBNAR ANEM _ _ (23) (14) _ _ _ (3) (6)

LIQATUY _ _ _ (1) _ (19) (12)

MAEDISVRTTEN _ _ _ (20) _ (5) (4) (26) _ (8) _ _ _

ZESI _ (16) _ _

TAWN (22) _ _ _

DENE (10) _ _ (7)

PIHOPSGN TILS _ _ (9) _ _ (18) _ _ (15) _ _ (25)

_ _

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26

Clip and give to your teacher

Compare and Save
Activity 5
Worksheet #4

Name _____ Date _____

DIRECTIONS: Use Folder A to complete this activity. Folder A is a copy of the newspaper ad that Harry saw in the story that you just read. Be sure to show your work. Write your answers on the lines on the right side of the worksheet.

1. How much money did Harry save on each quart of Gunky All Weather Oil that he bought?

$ _____

2. If you bought PIC Pens while they are on sale, how much would you save on each pen?

$ _____

3. How much will you save if you buy 10 pens?

$ _____

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There's more on the next page.

Clip and give to your teacher

4. How much will Harry pay in all to get a Weed Cruncher Trimmer that is ready to use?

$ _____

5. How much does each bar of Clean Soap cost while it is on sale?

$ _____

6. How much do you save on each bar of Clean Soap?

$ _____

7. How much do you save if you buy 5 bars of Clean Soap?

$ _____

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There's more on the next page.

Clip and give to your teacher

8. How much will the picnic jug cost while it is on sale?

$_____

9. If you bought the stereo music system, how much would you have to pay while it is on sale?

$_____

10. Suppose you find three 8-track tapes by your favorite artist. How much will each tape cost?

$_____

Clip and give to your teacher

Compare and Save
Activity 6
Worksheet #5

DIRECTIONS: Use Folder B to help you complete this worksheet. Remember, there are no right or wrong choices. You are concerned with the reason for your choice.

Name _____ Date _____

1. Look at the names of the two stores. What, if any, effect would the name of the store have on your decision to shop there?

_____

_____

2. Imagine that you have $140 to spend. With that $140 you must buy at least two of the three products. You may buy all three if you wish. Read the ads carefully. Then in the space below, list the products you would buy. Tell why you are chosing that product. Put the total amount that you spent at the bottom on the line marked "total".

PRODUCT	COST	REASON

TOTAL $_____

Clip and give to your teacher

Compare and Save
Activity 7
Worksheet #6

Name _____ Date _____

DIRECTIONS: Use Folder C with this worksheet. Inside the folder is a chart of long distance rates. It will tell you the rate to call from Leavenworth, KS to several cities. Use the chart to complete this worksheet. Show all of your work. Write your answers on the lines to the right.

1. If you call Kansas City at 4 P.M. on Monday and talk for 6 minutes, how much will a direct dial telephone call cost?

_____

2. How much will it cost to call Dallas for 3 minutes at 7 A.M. Friday, if you dial direct?

_____

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Go on →

Clip and give to your teacher

Worksheet #6 (continued)

3. How much will it cost to call person-to-person for 5 minutes to Lincoln, Nebraska at 3 P.M. Wednesday?

_____

4. How much could you save if you dialed the call yourself?

_____

5. What would be the cost of a direct dial call to Oklahoma City at 10 A.M. Tuesday?

_____

6. How much would you save if you made your call at 6 P.M.?

_____

Go on →

Clip and give to your teacher

Worksheet #6 (continued)

7. If you waited until 11 P.M. to Call Oklahoma City directly, how much would you save?

_____

8. In which two time periods are the charges the same? _____

9. When is the most expensive time to call? _____

10. Why might it be necessary to call at the most expensive time? _____

_____

11. If you want to make the cheapest call that will be the least inconvenient to the person you are calling. Describe your call. _____

_____

Clip and give to your teacher

Compare and Save
Activity #8
Worksheet #7

Name _____ Date _____

DIRECTIONS: Use folder D to help you complete this worksheet.

1. How many records or tapes can you get for $1.00? _____
2. Is $1.00 the <u>total</u> price for 11 records? _____
3. How many more records <u>must</u> you buy? _____ In how much time? _____
4. How much will each of these 8 records cost? _____
5. How much will these additional records cost in all? _____
6. How much will you have paid for 19 records? _____
7. What is the average price of each record? _____
8. Is this a good price? _____

55

Clip and give to your teacher

Compare and Save
Activity 11
Worksheet #8

Name _____ Date _____

DIRECTIONS: Balls grocery store has double coupon day once a week. A & P does not have double coupon day on a regular basis. Compare the prices of the following items at the two stores. Assume that you are shopping at Ball's on double coupon day. Fill in the information asked for using the coupons at the bottom and newspaper ads. When you finish, tell what you learned in a sentence or two. Write your sentences on the back of this worksheet.

	PRICE	-	COUPON	=	ACTUAL PRICE
Canned pop					
A & P	$1.00	-	.20		.80
BALL'S	$1.19	-	.40		.79
Bacon					
A & P					
BALL'S					
Cereal					
A & P					
BALL'S					
Plastic Bags					
A & P					
BALL'S					

Clip and give to your teacher

FANTASTIC VALUE!!! THIS COUPON ENTITLES YOU TO TAKE THE POST-TEST FOR THIS CAPSULE. COMPLETE THE INFORMATION BELOW. THEN GET A SELF-CHECK KEY FROM YOUR TEACHER. CORRECT ANSWERS FOR THE QUESTIONS MEAN THAT YOU ARE READY FOR THE POST-TEST. PRESENT THIS COMPLETED COUPON TO YOUR TEACHER. YOU WILL RECEIVE ABSOLUTELY FREE A POST-TEST OF YOUR VERY OWN.

1. List two reasons for using comparison shopping ?

_____

_____

2. Name 1 or 2 opportunity costs of comparison shopping?

_____

_____

3. List three methods that you have learned to help you be a better shopper.

_____

_____

_____

compare and save!

A capsule to help you get more for your money.

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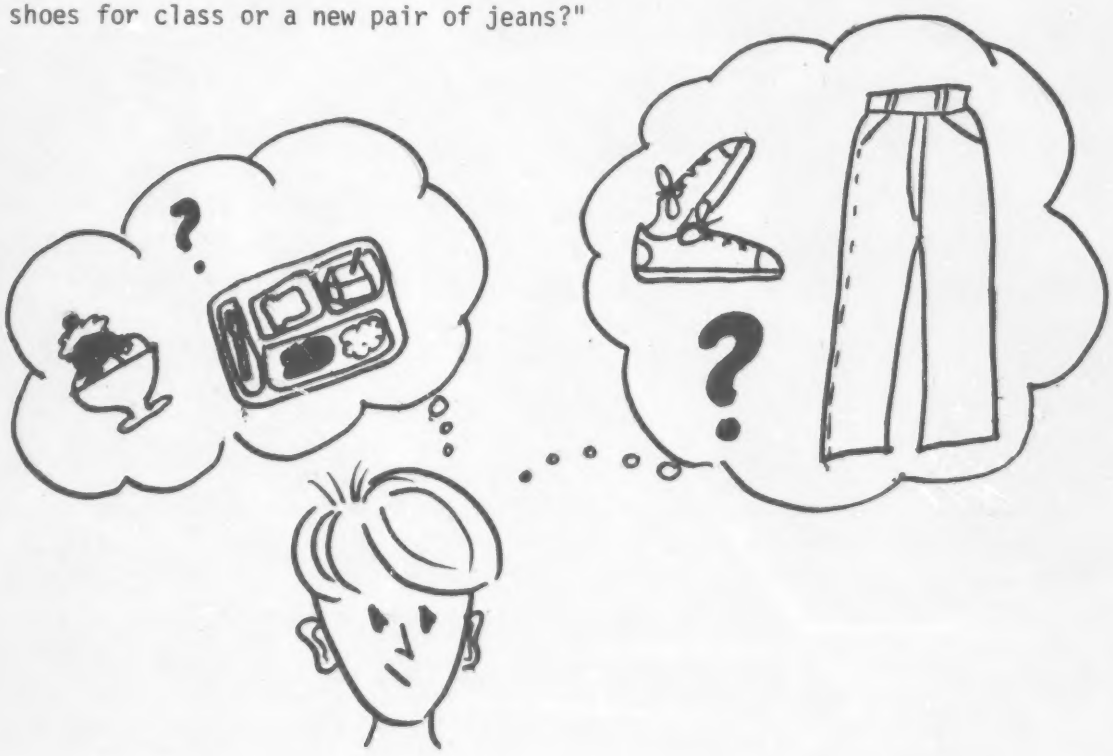
Cynthia Estes, Consultant

Wouldn't it be great to walk into a store and buy anything that you want? Unfortunately very few people are able to do that? Instead, we have to make choices. "Do I spend my money on lunch tomorrow? or Shall I use that money for a chocolate sundae today?" "Do I buy new gym shoes for class or a new pair of jeans?"



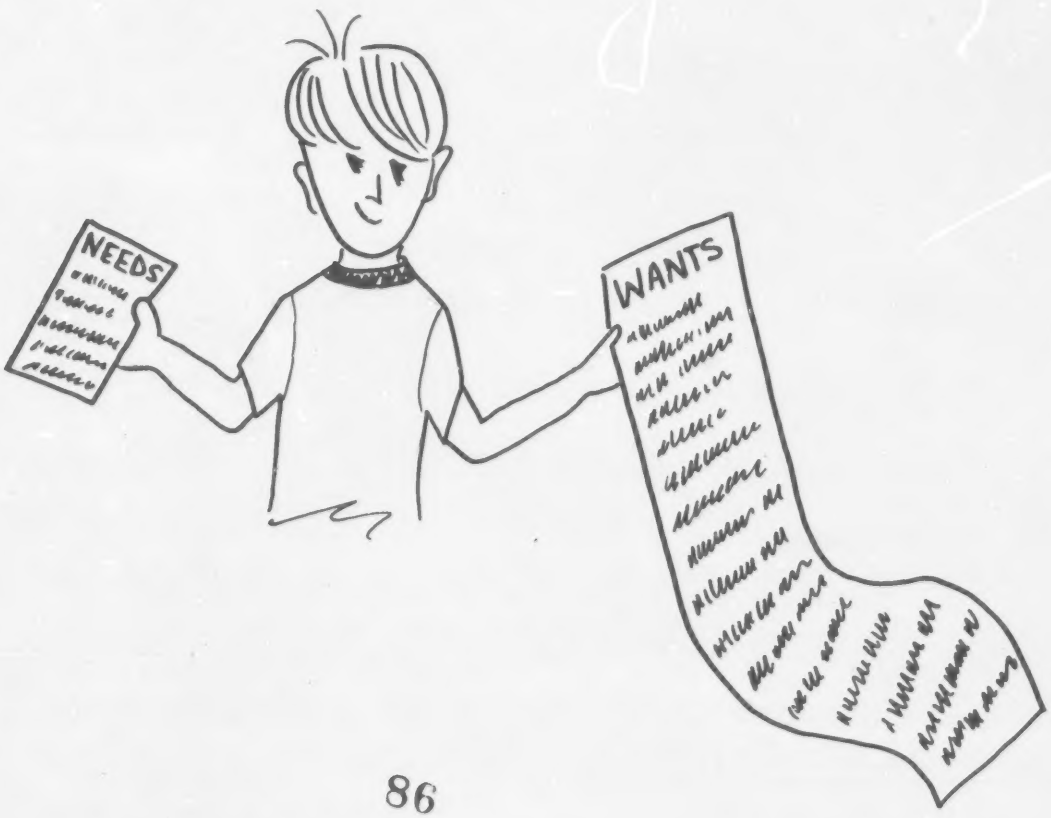
Upon completion of this capsule you will be able to:

- $ identify reasons for comparison shopping.
- $ recognize the opportunity costs of comparison shopping.
- $ evaluate the choices that a consumer has in making purchasing decisions by using comparison shopping methods.

Everyone NEEDS certain basic material things such as food, clothing and shelter. But what kind of food? What kind of clothing? What kind of shelter? Does it have to be the first thing you see? At the highest price? Or is there some room for choice when buying your NEEDS?

Everyone also WANTS many other things. Usually our WANTS list is far longer than our NEEDS list. Again, is there room for choosing certain WANTS over other WANTS? Do you buy the first thing you see that is on your WANT list? Or do you look around?

If we have an unlimited amount of money to spend, we do not need to be too concerned about the price of an item. But most of us have a limited amount of money. We want to get the most or best for the money we spend.



This capsule is a way for you to learn to get more for your money. In the capsule you will find many activities to help you learn about comparison shopping. Some activities are required. You must do those. Other activities are optional. That means you may do the activity if you wish. In some cases you are given a choice of two or three activities. All of us do not like the same kinds of things. Some people prefer to learn by reading. Others of us learn better by seeing and hearing. This capsule will give you a chance to select the way that you learn best.

Your teacher will tell you where to find the materials that you need in order to complete this capsule. As you complete an activity, you should mark the date that the activity was completed on your Record Sheet. You should then turn in your work to your teacher.

Before you begin working in the capsule, you will take a pre-test to see how much you already know about comparison shopping. Do not be concerned if you cannot answer all of the questions. Answer them in the best way that you can. After you finish, give the pre-test to you teacher for scoring. The pre-test will tell your teacher which parts of this capsule you need to complete.

GET THE PRE-TEST FROM YOUR TEACHER NOW!!!

section one

This capsule will show you an approach that can help you save money. It might even help you have more needs and wants for your money. BUT... you must remember that there are many choices in the marketplace. The decision of what to buy and how much to spend is up to you, the consumer.

On the next few pages you will get a chance to meet Myrtle and Harry. They both have a lot to learn about shopping wisely. Read these pages, then turn to page 12 for activities. Your teacher may have a tape of the story. If so, you may read along with the tape.

Myrtle: Harry, wait'll you see all the bargains I got today!

Harry: Looks like you bought out the stores.

Myrtle: Well, I was out at Brown's Department Store on the other side of town. They were having their closeout sale. Everything was on sale for such low prices! I'll probably never get these things at these prices again.

Harry: Okay! Let's see what you bought.

Myrtle: Well, first I bought this really great shirt for you. It was only $2.00. It's a size 14, but if you lose a few pounds you could wear it.

Harry: Myrtle, I haven't worn a size 14 shirt since I was in high school.

Myrtle: I know, but it was so cheap. I just couldn't turn it down. And look at these.

Harry: What are they?

Myrtle: They're wedgie tennis shoes. I bought four pairs. They were really in style last year. And look at the colors!

Harry: I'm looking. Orange? Red?

Myrtle: Yes, and purple and shocking pink, too. They were only $7.00 a pair. That's a terrific price.

Harry: It might be if you had something to wear with them. But they are such strange colors that you'll never have anything to wear with them.

Myrtle: I guess you're right. Still, I really did get some bargains. I probably saved $15.00.

Harry: Myrtle, you didn't save <u>any</u> money. It is no bargain getting things that you cannot use. You bought a shirt that is too small for me to wear and four pairs of shoes in colors that are so garish that you'll never be able to wear them.

Myrtle: And I read the other day that women won't be wearing wedgie tennis shoes next year.

Harry: Not only that, but you spent your entire morning in the department store. That means that you spent several hours shopping for useless things, when you could have used that time for other things that would have been more useful -- like cutting the grass or cleaning out the garage.

Myrtle: I see what you mean. I thought I was really getting some bargains, but I wasn't. I didn't consider how I would use the items or the amount of time I spent shopping. And I had to drive all the way across town to get to the store. That's even more time, plus all the gas I used getting there. Next time, I'll be more cautious when I shop for bargains.

Harry: Just remember, a bargain isn't a bargain if you can't use it.

Activities:

After you have read pages 7-11 of this capsule, you will be ready to do all three of these activities. All of your worksheets for this capsule are found in the Worksheet Coupon Book. When you finish an activity, cut the paper on the dotted line and turn your paper in to your teacher for grading. Mark the date that you finished the activity on your Record Sheet.

1. Complete Worksheet #1. This worksheet will ask you to answer some questions about Myrtle's shopping trip.

2. You have been reading about opportunity costs. Complete Worksheet #2 in order to see how well you understand how opportunity costs affect you.

3. Even though Myrtle made some poor purchasing decisions, she did know the reasons for comparison shopping. Do you? Complete Worksheet #3 Shopping Jumble to find a reason for comparison shopping. As an added bonus, you will get a chance to learn some words that are related to comparison shopping.

section two

In Section One you learned about the opportunity costs involved in shopping. Whether you shop wisely or not, there are opportunity costs in your decisions. The choices that you make will depend upon what you feel is important.

If you are a really busy person, your time is probably very valuable to you. It will be very important for you to plan your shopping purchases so that you do not waste time. You may even be willing to pay more for an item in order to save time.

If you are on a tight budget, your money may be more important than your time. You may be willing to spend more time looking for the best buy so that you can save money.

Neither of these choices is wrong. But ... it is important to know what you are going to have to give up when you make a decision. Then you can judge whether or not you are willing to make that choice.

In this section you will be learning some ways to be a smarter shopper. Turn to page 15 in this capsule. There you will find another story about Myrtle and Harry. Read this story. Then do the activities for Section Two.

Myrtle: What are you reading so intently?

Harry: I'm looking at the ad SF & G discount store has in today's paper.

Myrtle: It sounds like fascinating reading.

Harry: It is. Look. They have motor oil on sale. And look at this terrific nylon-cord grass trimmer. It's just what I've been needing. I think I'll stop by SF & G on my way home from work tomorrow.

THE NEXT DAY

Myrtle: Harry, what have you got?

Harry: I stopped by SF & G on the way home and loaded up with bargains. I got my motor oil at a really good price. And here's the nylon-cord grass trimmer.

Myrtle: How does it work?

Harry: A nylon cord at the bottom rotates at a rapid speed and cuts the grass. Look down here and you can see the cord.

Myrtle: Where?

Harry: Down here. Hey, where is it? It should be right here. Let me look at that box. "Air cooled... high impact housing... line not included." The cord isn't here. I'll have to buy it separately.

Myrtle: That's really great, Harry. You got a real bargain there - a nylon cord trimmer with no nylon cord.

Harry: Let me see that ad from the paper. Here it is. "Weed Cruncher Trimmer. Put an end to those backbreaking trimming jobs. Tomorrow only $37.99. Nylon cord not included."

Myrtle: You see. There it is right in the ad. "Nylon cord not included." You didn't read the ad carefully enough.

Harry: No, I didn't. I didn't read the package label either. And both the ad and the label would have told me that I needed to add the cost of a line to the price of the trimmer to find out the real cost.

Myrtle: I can't wait to see what else you bought.

Harry: Oh, it's the best of all. Something I've been needing for a long time. Let me give you a clue. 10-4 Good Buddy.

Myrtle: You didn't!

Harry: Yep! Here it is. My very own CB radio. I was on my way to the checkout stand with my motor oil and my grass trimmer when this radio caught my eye. I just couldn't walk away from it.

Myrtle: Harry, we can't afford such an extravagance!

Harry: But it isn't an extravagance. Just think how useful it will be. Suppose I have car trouble on the way to work. I can summon help on my radio.

Myrtle: But you only drive three blocks to work.

Harry: Well, I can use it when I'm on the highway so I won't get speeding tickets.

Myrtle: You won't have that problem unless you're speeding. Harry, face facts. You saw something you wanted in the store, and you bought it on impulse. You should know better. How many times have you lectured me about buying things impulsively?

Harry: You're right. Oh, well, at least the day wasn't a total washout. My grass trimmer turned out to be a bummer, and I destroyed the budget this month with the CB, but I got a terrific price for the motor oil.

Myrtle: I'll keep that in mind when I'm trying to stretch the budget this month.

Activities:

Complete activities 4, 5 and 6. Then choose either 7 or 8. Your teacher can tell you where to find the materials that you need to complete these activities. Turn your work in to your teacher as you complete it.

4. Think of a time when you, like Harry, bought something on an impulse. What did you buy? Would you buy the item again? Why or why not? Respond to these questions by writing a paragraph on notebook paper.

5. Worksheet #4 is in the Worksheet Coupon Book. You will also need Folder A. Your teacher can tell you where to find the folder. Inside the folder you will find a copy of the ad that Harry saw in the story you read on pages 15-23 of the capsule. Use the ad to complete the activities on the worksheet.

6. Many things can affect the purchasing decisions that we make--the amount of money that we have to spend, how our friends feel about a product, our lifestyle. For this reason, each of us may look at a product in a different way. The right type of product for your needs might not be the right type for your best friend. Activity 6 will help you look at some products in light of your own needs and wants. There are no wrong or right choices in this activity. Your teacher will be looking at the reason that you chose the product. Be honest in telling why you would make the choices that you did. Use Folder B and Worksheet #5 from your Worksheet Coupon Book to complete this activity. Don't forget to mark your Record Sheet when you finish.

7. You have been learning how to compare prices when you shop for the things you plan to buy. You can also compare prices when shopping for services. Folder C and Worksheet #6 will help you to compare the cost of telephone services. The worksheet is in your Worksheet Coupon Book.

8. Folder D contains ads for records and tapes. Use the ads to complete Worksheet #7. The worksheet is in your Worksheet Coupon Book.

People usually want more than they have, so they must make choices by deciding which thing they want more. Just for fun, read the list of choices below. Decide which you would choose for yourself. Be honest. No cheating allowed.

$ ¢ $ ¢ $ ¢ $ ¢ $ ¢ $ ¢

A brand new stereo OR a used stereo and a good TV?

Two whoppers OR one?

A ten-speed bike OR a power mower OR both?

A pack of Bic Shavers for 79¢ OR 50¢?

$ ¢ $ ¢ $ ¢ $ ¢ $ ¢ $ ¢ $ ¢ $ ¢ $ ¢

If you are like most of the people on this planet, you would rather have the larger of each of these choices. In this section of the capsule, you will be investigating some ways that you can do just that - ways that you can have the larger for the same amount of money as the smaller.

Read some more about the adventures of Myrtle and Harry on the next few pages. Then turn to page of this capsule for activities.

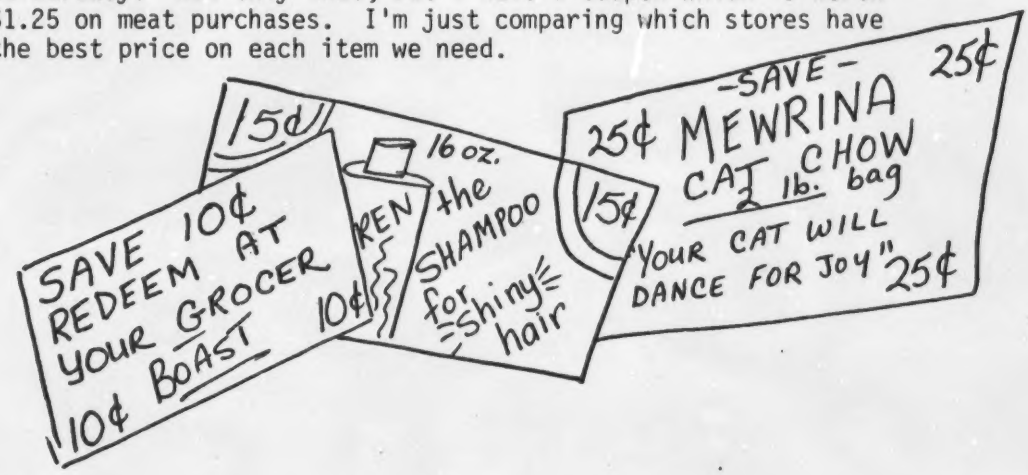
Chapter 3

Harry: Well, what are you doing <u>now</u>? Planning to buy more wedgie tennis shoes?

Myrtle: Oh, no, I've got it all together now. We buy <u>only</u> what we can use. I'm planning my purchases.

Harry: It's about time!! But why all the newspapers and ads and coupons? That takes a lot of time. Why don't you just hop in the car and go get what you need? What's to <u>plan</u>? You know what you need! Just go get it.

Myrtle: No, Harry, the prices are different in all the stores. Why just look! Hamburger is $1.59 lb. at P&O store, and it's only $1.29 at Sureway. Not only that, but I have a coupon which is worth $1.25 on meat purchases. I'm just comparing which stores have the best price on each item we need.



Harry: Hey, that sounds pretty good. That means that you get the hamburger for only 4¢. Those coupons sound pretty neat. Where did you get them? Seems like someone is losing money.

Myrtle: You can find coupons everywhere--newspapers, magazines, junk mail. Manufacturers give them out as incentives to buy their product. They might be 10¢ off or as much as $1.00 off on an item. But really gets good when you find a store giving double value to coupons. Just look at this--Y&Y store has Softee toilet tissue for 59¢ a 4-roll pack. That's a good price in itself. But I happen to have a coupon for 25¢. And besides that, Y&Y is giving double coupons this week. So that means that I get 50¢ off. It's only costing 9¢. How about that?

Harry: This sound better all the time.

Myrtle: Oh, it's even better when I get home from shopping. I cut off the proof of purchase sticker from the 4-roll pack and send it to the manufacturer, and they'll send me 50¢ cash or $1.00 worth of coupons. So I can start all over agsin. And you must admit--toilet paper is something we always buy.

Harry: Wow! You are not only getting it free, but you are being paid to use it! Now that's a real bargain.
--But what's all this tracing paper? And these shampoo bottles?

Myrtle: Well, I just read in my latest issue of Refunder's Magazine that if I trace the name of this shampoo and send it in, they'll send me 75¢ cash.

Harry: Magazine? What's this?

Myrtle: Yes, refunding is one of America's fastest growing hobbies. And there are newsletters and magazines and even books on how to get back money on almost all name-brand products.

Harry: A hobby that pays. But what about all that postage and the time you spend working on it? Is it really worth it?

Myrtle: Well, if I pay $25 for $50 worth of groceries, would you say it is worth it? And besides, some of the companies even send my 15¢ postage back to me. As for the time involved, if I spend a couple of hours a week with the food ads, plan my grocery stops, and save almost half on my groceries, it is worth it to me.

Harry: Oh, there's the doorbell. Hello, Mr. Postman. Hey, Myrtle, what's all this? A box of ten ballpoint pens, a beach raft, a check for $1.00, another one for 75¢, a pair of tube socks, a baseball, a set of silverware, a metal canister, a poncho. When did you order all this stuff? You're not making any money if you're immerdiately spending it all.

Myrtle: Oh, no, Harry, These items are all free. I just send in box tops or box bottoms or proof of purchase seals.

Harry: Well, Myrtle, I don't know. I'll have to think this over. Refunder's Magazine, huh?

Wow! You have really been busy. You have learned about the opportunity costs of comparison shopping. You are now a consumer who is informed about using cents-off coupons. You know how to use the newspaper to help you organize your shopping before you begin. Let's put all that new-found knowledge into action.

Activities:

Do either Activity 9 OR Activity 10.

9. You will need a newspaper which contains food ads and Folder E to complete this activity. Use the cents-off coupons on the folder and the food ads to fill in the actual cost of each of the items listed in the folder. You are comparing prices at three different stores. If an item is not listed in the ad, leave it out. Write your answers on the folder using the special marking pen. Write the total for each of the stores in the spaces provided.

10. Inside Folder F you will find two envelopes. In one envelope are coupons. The other envelope contains grocery lists. Choose one grocery list and coupons for each item on the list. On unlined paper make a chart like the one below. Use the list and coupons to fill in the information. Find the total cost of the items without coupons, the total cost with coupons and the amount saved.

Item	Price	Coupon Value	Actual Cost
instant coffee	$1.78	.25	$1.53

Do Activity 11 AND Activity 12.

11. You will remember that Myrtle told Harry she could save even more money by using double couponing. Double couponing means that on certain days some stores double the value of all coupons. This means that a 10¢ coupon is worth 20¢ on that day. Use a newspaper that has food ads to help you complete worksheet #8.

12. Think of all of the things that you have learned about comparison shopping. Find a way to share the things you have learned with others. Develop your idea and present it to your class. (For example you might make a poster, a filmstrip, a bulletin board, a worksheet, a game, etc.)

FANTASTIC!!!! You have completed the activities for this capsule. Clip the last coupon from your Worksheet Coupon Book and your teacher will present you with the post-test. After your teacher has graded it, you may do a Quest activity.

Quest:

Quest activities are not required. They are designed to let you explore things about comparison shopping that this capsule did not have time to cover in depth. Read through the Quest activities. If there is one that you think you would be interested in completing, fill out the Quest Contract from your coupon book. Then complete the activity.

1. Ask your librarian to help you find books, newspaper and/or magazine articles about refunding. Read the books/articles. Make a poster or write an article for your school newspaper explaining refunding.

2. Interview a person who uses coupons and/or refunding. Ask the following questions and any others that you think will help you.

Why do you use coupons/refunding?
Do you think that you really save money doing this?
How much time does this take each week?
Do you think that it is worth the time you spend?
How do you organize your coupons and refunds?

Write up the results of your interview as though you were writing an article for a newspaper or magazine.